



Hamilton County LAW LIBRARY

NEWS

Professional legal information, services, and education

September 2020

ANOTHER PANDEMIC ISSUE: DOES YOUR ADULT CHILD NEED RENTAL CAR INSURANCE?

By Fern Goldman, Wood & Lamping, LLC

Those of us who live in the Tri-State area typically use cars as our preferred means of transportation and carry automobile liability insurance on our vehicles. When we are traveling and rent a vehicle for personal use, we may decline the vehicle insurance offered by the rental car company because our personal auto insurance covers rental vehicles.

What about your adult child who lives in Chicago or New York and doesn't own a car, as is the case with my daughters? Due to the pandemic, they may have chosen not to fly home for a visit and will be renting a car instead. Or maybe they will rent a car in the Tri-State area. Perhaps you as the parent always handled the auto insurance for them when they lived at home. Does your adult child understand that they need certain types of insurance before driving that rental car? How much insurance do they need?

Insurance Sold by Rental Car Companies

Rental car companies typically offer the following types of rental car insurance for travel within the United States and Canada (but not Mexico):

1. Collision/Loss Damage Waiver

2. Liability coverage, also called Supplemental Liability Insurance or SLI
3. Personal effects coverage
- Personal accident coverage

COLLISION/LOSS DAMAGE WAIVER:

A collision/loss damage waiver (also known as an LDW or CDW) isn't technically insurance. With this waiver, the rental car company won't pursue you for repairs and losses, including the rental company's loss of use of the car while it is being repaired. The waiver typically does not cover damage from gross negligence, speeding, driving on unpaved roads or driving while intoxicated and typically does not cover lost, damaged or stolen keys/remote entry devices, towing or tire damage (unless related to an accident). The cost for this damage waiver varies by rental car company, with costs between \$20 to \$37 a day. Please note that if you ask a rental car agent for "insurance" at the rental counter, you will likely be offered the collision/loss damage waiver but not liability coverage as described below.

If you rent a car through one of the big online travel agencies such as [Expedia](https://www.expedia.com) or [Priceline](https://www.priceline.com), the agency may offer you the op-

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Open Monday-Friday 8 - 4

<http://lawlibrary.hamilton-co.org>

Tech Tip: How to create a temporary email to use with websites requiring an email to sign-up.

By Julie Koehne, Systems Librarian

Have you ever wanted to sign up for a service but didn't want the marketing emails that come after clogging up your email box? Here is a great way to help.

Go to <https://10minutemail.com/>

The email box will last for only 10 minutes. You can add more time if needed, just keep an eye on the timer.

Note: Do not close the browser page until you no longer need the temporary email account. Sign-up using another browser tab.

The screenshot shows the 10 Minute Mail website interface. At the top, the logo "10MINUTE mail" is displayed next to the tagline "Beat SPAM with the best disposable email service". A language dropdown menu is set to "English". Below the header, a blue banner reads "10 Minute Mail - 100% Free". The main content area features a large email address "cuucstvglvwwzzwxy@ttrv.com" highlighted with a red box. To the right of the email address is an "Inbox" icon with a count of "0". Below the email address, a timer displays the numbers "0 9 5 4". A button labeled "Get 10 more minutes" is positioned below the timer. On the right side, a section titled "10 Minute Mail" describes the service as a "Free Temporary Email" and explains why it is useful for avoiding spam. It also promotes a VPN service, "NordVPN with 70% OFF", and mentions that using a VPN is important for online privacy and security.

Click here to copy the email to use.

If they send you an email to verify the account you just set up, you may open the email here to read and verify. After the time runs out the email is deleted.

0 9 5 4

Get 10 more minutes

10 Minute Mail
Free Temporary Email

Why would you use this?
Maybe you want to sign up for a site which requires that you provide an e-mail address to send validation e-mail to. And maybe you don't want to give up your real e-mail address and end up on a bunch of spam lists. This is nice and disposable. And it's free. Enjoy!

Browse anonymously with the world's leading VPN!
[Get NordVPN with 70% OFF](#)

Using a good VPN is the most important thing you can do for your online privacy and security.

The website counts down how much time you have left to use the temporary email.

If you need more time, click on "Get 10 more minutes."

Thank you!

Generally, this time of year, we stop to say thank you to our subscribers as we head into a very busy time, full of back-to-school happenings, holidays, upcoming subscriber renewals and, a CLE reporting deadline for many of you. This year is different in many ways, but also the same. We appreciate our subscribers more than ever as we adapt to our (temporary) new normal. We are thankful for your patience, flexibility and conscientiousness as we've adopted new protocols to promote health and safety for staff and patrons. We're pleased that more of you than ever before are taking advantage of our CLE offerings, and plan to provide more exciting educational content over the coming months.

We're so happy to provide you a calming oasis of friendly (masked) faces during this time of year, like always, and during this time of uncertainty like never before. We hope to ease the chaos a bit by helping you out with your legal research, providing you with those invaluable CLE credits, and offering you a safe, quiet place to meet with your clients or just pause between hearings. Thank you for being our subscribers!

Currently, our hours on site are Mondays, Tuesdays and Thursdays from 8am-3pm. We still provide remote reference assistance Monday-Friday from 8am to 4pm, and our online resources are available 24/7! Please let us know how we can assist you.

Thank you!

New website

Progress on our new website is coming along! The site will offer a streamlined and efficient user interface and a more modern design. We'll be rolling it out soon, so please stay tuned. If you have any questions, please don't hesitate to contact us at reference@cms.hamilton-co.org.



Board Meeting

The Hamilton County Law Library Resources Board will hold its next regular quarterly board meeting on Thursday, October 8, 2020 at 11am via Zoom. Call in information for the meeting is below. This meeting is open to the public. Should you wish to attend, please email lmorrison@cms.hamilton-co.org for the password.

Dial by your location

- +1 646 558 8656 US (New York)
- +1 301 715 8592 US (Germantown)
- +1 312 626 6799 US (Chicago)
- +1 669 900 9128 US (San Jose)
- +1 253 215 8782 US (Tacoma)
- +1 346 248 7799 US (Houston)

Meeting ID: 831 8569 6792

tion to buy "collision coverage" for around \$10 a day. Coverage is provided by a third-party insurance company such as [Allianz](#). The cost is a lot less than from the rental car company but if you damage the car, you have to pay the rental company up front for the damages to the car, then file for reimbursement under the policy.

LIABILITY COVERAGE/SUPPLEMENTAL LIABILITY INSURANCE:

This insurance covers you if you damage other vehicles, persons or property while driving the rental car. By law, rental car companies must provide the [state required minimum amount](#) of liability insurance coverage on the rental car. In Ohio, Kentucky, Indiana, New York, and Illinois, the state required minimum insurance is:

- \$25,000 for all claims for bodily injury/death of one person,
- \$50,000 for all claims for bodily injury/death for all persons as a result of any one accident, and
- \$25,000 for property damage (to other's property) as a result of any one accident (\$20,000 in Illinois).

I am not comfortable carrying only the state required minimum amount of liability insurance when driving any vehicle. Supplemental Liability Insurance provides the renter and authorized drivers with up to as much as \$1,000,000 combined single limit for third party liability claims (\$2,000,000 in some jurisdictions). If the renter obtains SLI, the rental car company provides third party liability protection up to the applicable state required minimum and an insurance company provides excess third party liability insurance coverage from the applicable minimum to up to the policy limit. The cost for this coverage varies by rental car company, with costs between \$14 to \$16 a day. I would consider this a small price to pay for this much peace of mind.

PERSONAL EFFECTS COVERAGE:

Personal effects coverage may help cover your personal belongings, such as your laptop or clothing, if stolen from the rental car. If you have renters or homeowners insurance, the [personal property coverage](#) on that policy typically helps cover your personal items through what's known as "off-premises coverage." This coverage costs

around \$6.00 to \$7.00 a day, but may be unnecessary.

PERSONAL ACCIDENT INSURANCE:

This insurance is typically sold together with Personal Effects Coverage. Personal accident insurance helps pay your and your passengers' medical bills, if you're injured in a rental car accident.

Insurance Offered Under Credit Cards

You may be asking – what about the rental car insurance offered by my credit card issuer? Many credit cards provide "free" collision coverage for car rentals, provided you use the card to pay for the rental. A few premium credit cards offer primary collision coverage, meaning the card takes full responsibility for the payment. (But coverage on most cards is secondary, meaning if you have your own auto insurance, the card picks up only what you can't first recover from your own insurance.). Also, you still have to pay the rental company up front for the damages to the car, then file for reimbursement from your card issuer.

When to Get Additional Rental Insurance

Even if you have an automobile policy, you should consider getting insurance from the rental car company in the following instances:

- Your current policy doesn't have comprehensive and collision coverage (e.g. due to the age of your car),
 - You're only insured under a commercial car insurance policy, and/or
 - You don't want to risk paying a high deductible on your own policy
- Also, if you're driving a rental car abroad (apart from Canada), your current car insurance probably won't cover you. Check your policy to find out.

Uninsured Family Member Driving Your Car

A final issue to consider is whether a visiting family member driving your car is covered by your auto insurance policy. When your child lived at home, he/she should have been listed as an insured on your policy in order to ensure coverage under the policy. Now, if an uninsured family member is visiting and has permission to use your car, your auto policy should cover any accident.

caused by that person. This assumes the family member's license is not revoked or suspended and he/she is not listed as an excluded driver on your policy.

Most insurers advise that you check with them regarding coverage for anyone driving your car that is not specifically named on the policy. Some policies may not extend full coverage to someone who is not named as a listed insured on the policy. Also, if you are using a small, low cost insurer, your insurance may not extend to anyone other than the policyholder.

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Fern Goldman is a real estate, commercial, and corporate transactions attorney at Wood + Lamping. Learn more about Fern and Wood + Lamping at woodlamping.com.



Upcoming CLEs—Live Interactive Webinars

Wednesday, September 2, 2020, 1:30 PM-2:30PM
Mediation

Presenter: Attorney Anthony Castelli

1.0 general credit in OH & KY

Friday, October 28, 2020, 12pm-1pm
Recent US Supreme Court Title VII Cases (Bostock v. Clayton Co. Georgia & Our Lady of Guadalupe School v. Morrissey-Berru)

Presenter: Dr. Ann M. Johnson, Esq.

1.0 general credit pending in OH & KY

Friday, November 6, 2020, 12pm-1pm
Intellectual Property

Presenter: Attorney Lori Krafte

1.0 general credit pending OH & KY

Topical Updates

If you have not signed up before and would like to start receiving substantive bi-weekly updates in one or more practice areas, please visit the topical updates page on our website to sign up. You can select from the following areas of law:

Constitutional Law— ****NEW Update****

Criminal

Employment

Estates and Trusts

Family Law

Intellectual Property

Pension Benefits

Real Estate

Tax

Torts

If you have any questions about this please feel free to contact our Reference Librarian, [Amy Kurlansky](#).

Subscriber Benefits

All subscribers have access to the following valuable resources and services:

Circulation privileges to borrow from over 40,000 print volumes for up to six weeks at a time

Access to extensive legal information databases from the Law Library, including Westlaw, Wolters Kluwer Cheetah™, Bloomberg Law®, Overdrive e-books, HeinOnline, and Loislaw treatises

Wireless network throughout the Law Library

Polycom videoconferencing

Eight meeting rooms with speaker phones

Professional reference service by our law librarians, available via e-mail, telephone, and in person

Free document delivery by fax or e-mail of print and electronic materials

CLE seminars throughout the year, on legal research and substantive topics

Subscribers' lounge, magazines, daily newspapers, and coffee

Bi-weekly news alerts by practice area

Discounted rates for photocopying

In addition, solos and attorneys whose firm has a subscription have 24 hour remote access to Fastcase.com case law, Aspen/LOISLaw treatises, HeinOnline (for under 50 attorney firms), EBSCOhost, and Intelli-Connect Law, Business, Tax, and Accounting



Fastcase update

Remember, starting in September, when you log in to Fastcase, you'll have immediate access to the sleek, new Fastcase 7 layout by default. This means that you'll still be able to get to the same content, but the look and feel will be different. To help ease the transition, please visit our [blog](#) or see Julie's helpful [Tech Tip](#). And if you have any questions, please feel free to email us at reference@cms.hamilton-co.org



New WiFi

The County has recently upgraded the WiFi in the Courthouse. There is an open public WiFi network available on the first floor and in the Law Library named "Courthouse Public" that does not require a password to connect. Attorneys may be eligible to use a separate network that requires a password. If you'd like more information about this, please feel free to contact us at reference@cms.hamilton-co.org.

Insurance Law Resources

Law Library subscribers have access to a variety of Insurance Law Resources, including those listed below. If you have questions about these resources, contact the reference staff at reference@cms.hamilton-co.org or 513.946.5300.

2015 Ohio Traffic law handbook
KFO297– .Z9 W62

Advanced uninsured/underinsured motorist law
KFO297.7 A383 2014

Auto injury litigation from start to finish [in Ohio]
KFO191.A4 A98 2014

Automobile liability insurance cases
KF1290..A8 R5 1965

Benoy's Ohio insurance and negligence law
KFO185 .B4 1936

Blashfield automobile law and practice
KF1290.A8 B57

Blashfield's Cyclopedia of automobile law and practice, permanent edition with forms , V. 2
KF1290.A8 1935

Consumer warranty law
KF1040.Z9 C57 2015

Fire and Casualty cases, other than automobile
KF1215.A59 F5

How insurance companies settle cases
KF1164.3 .M55|

Insurance law
KFO185 .O38 2018

Kentucky motor vehicle insurance law
KFK1391.A4 M66

Understanding insurance law
KF1164 .J47 2012

Uninsured and underinsured motorist insurance
KF1218.8 .W53

Online Resources

EBSCO

Everybody's Guide to Small Claims Court
101 Law Forms for Personal Use
Nolo's Encyclopedia of Everyday Law

Fastcase—LoisLaw Library

Insurance Law Library
CGL Policy Handbook
Insurance Coverage Litigation
Policyholder's Guide to the Law of Insurance Coverage
Practitioner's Guide to Litigation
Insurance Coverage Actions

OVERDRIVE E-books

Ohio Insurance Law Handbook

Westlaw (available to subscribers on-site or via remote access, contact staff)

Allocation of Losses in Complex Insurance Claims
Automobile Liability Insurance 4th
Couch on Insurance
Insurance Litigation Coverage
Insurance Litigation Reporter
Interstate Insurance Product Regulation Commission
Kentucky Motor Vehicle Insurance Law with Forms
Law & Practice of Insurance Coverage Litigation
Ohio Insurance Coverage—Baldwin's Ohio Handbook

Upcoming Events:

Wednesday, September 2, 2020, CLE: Mediation **1:30-2:30**, 1.0 general credits in OH & KY

Monday, September 7, 2020 Labor Day, Library Closed

Monday, October 12, 2020 Library closed

Wednesday, October 28, 2020: CLE: U.S. Supreme Court Employment Title VII Case Review: 12-1PM , 1.0 General credit pending in OH & KY

Friday, November 6, 2020, 12-1 PM CLE: Intellectual Property, 1.0 general credits pending in OH & KY



September 2020 Law Library Newsletter

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